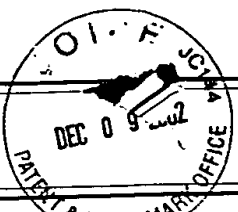


\$3624



**TRANSMITTAL LETTER**  
**(General - Patent Pending)**

Docket No.  
99-012

In Re Application Of: WALKER et al.

#12 | IDS

Serial No.  
09/316,546

Filing Date  
May 21, 1999

Examiner  
Stefanos Karmis

Group Art Unit

Lowrey <sup>3624</sup>

Title: METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS

12-18-02

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is:

Supplemental Information Disclosure Statement (5 pp.);  
PTO Form-1449 (3 pp.) and references cited therein (30);  
Assertion of Small Entity Status (1 pg.); and  
Return Receipt Postcard.

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**GROUP 3600**

in the above identified application.

- ☐ No additional fee is required.
- ☐ A check in the amount of \_\_\_\_\_ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 50-0271 as described below. A duplicate copy of this sheet is enclosed.
- ☒ Charge the amount of \$180.00
- ☒ Credit any overpayment.
- ☒ Charge any additional fee required.

*Michael D. Downs*  
Signature

Dated: December 4, 2002

Michael D. Downs  
Attorney for Applicants  
PTO Registration No. 50,252  
(203) 461-7292/phone  
(203) 461-7300/fax

Customer No. 22927

cc: Mdowns@walkerdigital.com

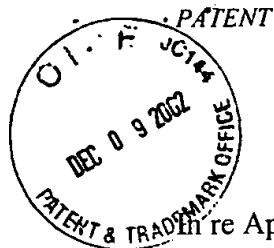
I certify that this document and fee is being deposited  
on December 4, 2002 with the U.S. Postal Service as  
first class mail under 37 C.F.R. 1.8 and is addressed to the  
Assistant Commissioner for Patents, Washington, D.C.  
20231.

*Michael D. Brinton*

Signature of Person Mailing Correspondence

Michael D. Brinton

Typed or Printed Name of Person Mailing Correspondence



Application Serial No.: 09/316,546  
Attorney Docket No.: 99-012

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: WALKER et al.

Serial No.: 09/316,546

Filing Date: May 21, 1999

For: METHOD AND APPARTUS FOR  
PROCESSING CREDIT CARD  
TRANSACTIONS

) Examiner: Stefanos Karmis

) Group Art Unit: 3624

) Attorney Docket No: 99-012

) Customer No.: 22927



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GROUP 3600

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as priority mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on December 4, 2002.

Dated: 12/04/02 By:

Michael D. Brinton

Assistant Commissioner for Patents  
Washington, D.C. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent

to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

1. ☐ Applicants respectfully direct the Examiner's attention to the pending U.S. patent applications listed on the enclosed Form PTO-1449. The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. Applicants would be pleased to provide the Examiner with a copy of these applications upon request.
2. ☐ For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): \_\_\_\_\_  
\_\_\_\_\_.
3. ☐ For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): \_\_\_\_\_.
4. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:  
  
☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.  
  
☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.

- ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.
5. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. ☒ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 10 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
  - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.
8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;

☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.

9. ☐ I hereby certify:

☐ that each item of information contained in the items listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.

☐ that no item of information contained or listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, no item of information was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. ☒ Please accept payment of the fees due as indicated below:

☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).


[X] The Commissioner is hereby authorized to charge \$180.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p).

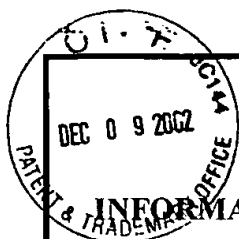
11. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

12. [ ] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with a Request for Continued Examination.

Respectfully submitted,

December 4, 2002  
Date

  
\_\_\_\_\_  
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<b>INFORMATION DISCLOSURE CITATION</b>	<b>Docket Number</b> 99-012	<b>Serial Number</b> 09/316,546	<b>RECEIVED</b> DEC 11 2002 <b>GROUP 3600</b>
	<b>Applicants</b> WALKER et al.		
	<b>Filing Date</b> May 21, 1999	<b>Group A Priority</b> 3624	

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	A	Re. 34,954	05/30/95	Haber et al.	380	49	
	B	5,434,394	07/18/95	Roach et al.	235	375	
	C	5,570,417	10/29/96	Byers	379	115	
	D	5,893,075	04/06/99	Plainfield et al.	705	14	
	E	5,918,211	06/29/99	Sloane	705	16	
	F	5,937,037	08/10/99	Kamel et al.	379	88.19	
	G	5,970,469	10/19/99	Scroggie et al.	705	14	
	H	6,014,634	01/11/00	Scroggie et al.	705	14	
	I	6,049,778	04/11/00	Walker et al.	705	14	
	J	6,076,069	06/13/00	Laor	705	14	
	K	6,144,948	11/07/00	Walker et al.	705	38	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	L	WO 95/03570	02/02/95	PCT (Abstract)				
	M	WO 98/28699	07/02/98	PCT				

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

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**EXAMINER**

**DATE CONSIDERED:**

**EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**INFORMATION DISCLOSURE CITATION**

Docket Number

99-012

Serial Number

09/316,546

Applicants

WALKER et al.

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Filing Date

May 21, 1999

Group &amp; Unit

3624

**GROUP 3600****U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	N	US 6,173,274 B1	01/09/01	Ryan, Jr.	705	408	
	O	US 6,185,545 B1	02/06/01	Resnick et al.	705	40	
	P	US 6,327,580 B1	12/04/01	Pierce et al.	705	401	
	Q	US 6,336,095 B1	01/01/02	Rosen	705	1	
	R	US 6,349,288 B1	02/19/02	Barber	705	26	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	S	WO 00/21004	04/13/00	PCT				

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

	T	Brochure: "Inside: A year of free TIME from Sprint", TIME, Inc., undated.
	U	Gifis, Steven H., "Law Dictionary", Fourth Edition, pp. 114-116, 340.
	V	"Cellular Wrong Signals", Newsday, July 22, 1993, pg. 39, ISSN: 0278-5587.
	W	Ellis, Stephen, "Credit card firms drive down costs", Sunday Times, February 27, 1994, Section: Features.
	X	Foster, Ed, "The GRIPE LINE; Can mixing cookies' with online marketing be a recipe for heartburn?", InofWorld, July 22, 1996, Section: Opinions: pg. 54.

EXAMINER

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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## INFORMATION DISCLOSURE CITATION

Docket Number

99-012

Serial Number

09/316,546

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**GROUP 3600**

## Applicants

WALKER et al.

Filing Date

May 21, 1999

### Group Art Unit

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Y	Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, October 18, 1996, Section: Credit/Debit/ATMs, pg. 10.
Z	Fitzgerald, Kate, "Amex Program Moves Loyalty to Next Level: Custom Extras Finds a Medium Customers Can't Ignore: Billing Statements", Advertising Age, November 4, 1996, Section: News, pg. 2.
AA	Fickenscher, Lisa, "Merchant: American Express Seeks to Mine It's Data on Cardholder Spending Patterns", The American Banker, March 24, 1997, Section: Credit/Debit/ATMs, pg. 20.
BB	Holton, Lisa, "Cable Efforts Help Issuers Tune Into New Markets", Card Marketing, January 1999, Vol. 3, No. 1.
CC	Shook, David, "Rebate Limits Can Be a Pain for Consumers", The Buffalo News, January 5, 1999, Section: CLICK, pg. 7E.
DD	"Definition for: point of sale", ( <a href="http://www.computeruser.com/resources/dictionary/definition.html?lookup=5269">http //www computeruser com/resources/deictionary/definition html?lookup=5269</a> ), download date: December 3, 2002.
<div> <div>EXAMINER</div> <div>DATE CONSIDERED:</div> </div>	
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	